

**AMENDMENTS TO THE CLAIMS**

The following listing of claims replaces all prior versions of the claims in the Application. With reference to the listing it is noted that, herewith, claims 8 and 38 are canceled without prejudice or disclaimer, claims 9, 30-37, 39-41, 43-52, 55, 56, 59, 62, 64, 66, 68, 70, and 71, are amended, and claim 107 is added. No new matter has been added.

**Listing of Claims**

1. (Withdrawn) A method for simultaneously transferring descriptive data and electronic funds, comprising:

placing in a digital rights management container a digital representation of money;

further placing in said container descriptive data relating to said representation of money; and

transmitting said container as an attachment to an electronic mail message.

2. (Withdrawn) The method of claim 1, wherein said descriptive data is enterprise resource planning data.

3. (Withdrawn) The method of claim 1, wherein said descriptive data is medical records data.

4. (Withdrawn) A method for performing authentication, comprising:

having said first party send to the first party's clearing bank a first digital rights management container attached to an electronic mail message, said first container granting said

first clearing bank permission to submit to a second party predetermined authentication data corresponding to said first party; and

having said second party send to the second party's clearing bank a second digital rights management container attached to an electronic mail message, said second container granting said second clearing bank permission to submit to said first party predetermined authentication data corresponding to said second party.

5. (Withdrawn) A method for simultaneously transferring enterprise resource planning data and electronic funds, comprising:

interfacing with software for producing descriptive data;  
placing in a digital rights management container a digital representation of money;  
further placing in said container descriptive data produced by said software; and  
transmitting said container as an attachment to an electronic mail message.

6. (Withdrawn) The method of claim 5, wherein said descriptive data is enterprise resource planning data.

7. (Withdrawn) The method of claim 5, wherein said descriptive data is medical records data.

8. (Canceled)

9. (Currently Amended) The method of claim ~~[[8]]~~ 107, ~~further comprising the step of:~~

~~the second entity's clearing bank sending wherein the clearing bank further~~  
~~receives~~ an electronic mail message ~~to the first entity's clearing bank~~ requesting receipt of the actual funds corresponding to said ~~electronic~~ digital representation of ~~cash~~ money.

10. (Withdrawn) A method for electronically transferring funds between two entities by voice control, comprising:

a first entity submitting a voice request demanding that an electronic representation of cash be sent to a specified second entity;

transmitting a cash request electronic mail message to the first entity's clearing bank, said message corresponding to said voice request; and

the first entity's clearing bank transmitting a digital rights management vault containing said electronic representation of cash as an electronic mail message attachment to the second entity's clearing bank.

11. (Withdrawn) The method of claim 10, wherein said voice request is submitted by telephone.

12. (Withdrawn) The method of claim 10, further comprising the step of:

the second entity's clearing bank sending an electronic mail message to the first entity's clearing bank requesting receipt of the actual funds corresponding to said electronic representation of cash.

13. (Withdrawn) The method claim 10, wherein said voice request is used to determine the identity of the requestor.

14. (Withdrawn) The method claim 10, wherein said voice request is used to determine the authority of the requestor to make the request.

15. (Withdrawn) A method for performing authentication, comprising:

having a first party and a second party exchange negotiation digital rights management containers attached to electronic mail messages in order to negotiate the information each party is willing to have used for authentication purposes;

having said first party send to the first party's clearing bank a first permission digital rights management container attached to an electronic mail message, said first permission container granting said first clearing bank permission to submit to said second party the information said first party agreed to supply in the negotiation; and

having said second party send to the second party's clearing bank a second permission digital rights management container attached to an electronic mail message, said second permission container granting said second clearing bank permission to submit to said first party the information said second party agreed to supply in the negotiation step.

16. (Withdrawn) A method for simultaneously transferring descriptive data and electronic funds, comprising:

placing in a digital rights management container a digital representation of money;

additionally placing in said container descriptive data relating to said representation of money;

further placing in said container a request for other descriptive data; and  
transmitting said container an attachment to an electronic mail message.

17. (Withdrawn) The method of claim 16, wherein said descriptive data is enterprise resource planning data.

18. (Withdrawn) The method of claim 16, wherein said descriptive data is medical records data.

19. (Withdrawn) A method for avoiding fraud relating to transmission of digital rights management containers, comprising:

        during creation of a digital rights management container, creating a data structure and placing in said data structure an indicator of a first recipient of said container; and

        in the case where said first recipient transmits said container to a second recipient in accordance with predetermined rules, adding to said structure an indicator of said second recipient.

20. (Withdrawn) A system for simultaneously transferring descriptive data and electronic funds, comprising:

        a memory having program code stored therein; and

        a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

        wherein said program code, when executed by said processor, causes said processor to perform the steps of:

placing in a digital rights management container a digital representation of money;  
further placing in said container descriptive data relating to said representation of money; and  
transmitting said container as an attachment to an electronic mail message.

21. (Withdrawn) The system of claim 20, wherein said descriptive data is enterprise resource planning data.

22. (Withdrawn) The system of claim 20, wherein said descriptive data is medical records data.

23. (Withdrawn) A system for simultaneously transferring enterprise resource planning data and electronic funds, comprising:

a memory having program code stored therein; and  
a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

interfacing with software for producing descriptive data;  
placing in a digital rights management container a digital representation of money;  
further placing in said container descriptive data produced by said software; and  
transmitting said container as an attachment to an electronic mail message.

24. (Withdrawn) The system of claim 23, wherein said descriptive data is enterprise resource planning data.

25. (Withdrawn) The system of claim 23, wherein said descriptive data is medical records data.

26. (Withdrawn) A system for simultaneously transferring descriptive data and electronic funds, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

placing in a digital rights management container a digital representation of money;

additionally placing in said container descriptive data relating to said representation of money;

further placing in said container a request for other descriptive data; and

transmitting said container an attachment to an electronic mail message.

27. (Withdrawn) The system of claim 26, wherein said descriptive data is enterprise resource planning data.

28. (Withdrawn) The method of claim 26, wherein said descriptive data is medical records data.

29. (Withdrawn) A system for avoiding fraud relating to transmission of digital rights management containers, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

during creation of a digital rights management container, creating a data structure and placing in said data structure an indicator of a first recipient of said container; and

in the case where said first recipient transmits said container to a second recipient in accordance with predetermined rules, adding to said structure an indicator of said second recipient.

30. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, wherein ~~said digital rights management container~~ the file containing the digital representation of money relies on a security system which is based on an open standard cryptographic method.

31. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising:

employing a message set order protocol and dataset that are proprietary; and

publishing the application protocol interfaces corresponding to said message set



and set dataset as an open standard.

32. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database of synergistic services.

33. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database directory of users' profiles and attributes.

34. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database of aliases of users.

35. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database of pending transactions.

36. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database for validation services.

37. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database of eCheck numbers.

38. (Canceled)

39. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step

of accessing a database of user authorities.

40. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database for auditing services.

41. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of accessing a database of ERP data.

42. (Original) The method of claim 41, wherein said database of ERP data secures its data pervasively using digital rights management.

43. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of utilizing XML compilers to speed up transaction rates and data processing speeds for ERP enabled messages.

44. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising providing a diagnostic help wizard for customer service.

45. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising providing an ERP help wizard for aiding in ERP data access.

46. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising providing an email based self-executing software diagnostic tool.

47. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising providing customer service.

48. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising providing a tutorial help wizard.

49. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of performing settlement using a bank payment system.

50. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of performing settlement using an ATM POS system.

51. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of interfacing with a currency exchange service provider.

52. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, wherein said steps are performed in an automated manner.

53. (Withdrawn) The method of claim 1, 5, or 16, wherein said step of placing is performed at predetermined levels or based on predetermined attributes.

54. (Withdrawn) The method of claim 1, 5, or 16 further comprising generating messages to

transfer to a conventional bank the funds corresponding to said digital representation of money.

55. (Currently Amended) The method of claim ~~[[8]]~~ 107, further comprising generating messages to transfer to a conventional bank the funds corresponding to said electronic representation of cash.

56. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of providing on-line, real-time access for official government research.

57. (Original) The method of claim 56 wherein said government research is econometric research.

58. (Original) The method of claim 56 wherein said government research is law enforcement research.

59. (Currently Amended) The method of claim ~~[[8]]~~ 107, further comprising the step of placing time-based limitations on the validity of said ~~electronic~~ digital representation of ~~cash~~ money.

60. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of placing time-based limitations on the validity of said digital representation of money.

61. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of providing real-time transfer of the funds corresponding to said digital representation of money.

62. (Currently Amended) The method of claim ~~[[8]]~~ 107, further comprising the step of providing real-time transfer of the funds corresponding to said ~~electronic~~ digital representation of ~~eash~~ money.

63. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of allowing a user requesting said transmission to select the authentication method to be used to access said descriptive data and said digital representation of money.

64. (Currently Amended) The method of claim ~~[[8]]~~ 107, further comprising the step of allowing a user requesting said transmission to select the authentication method to be used to access ~~said descriptive data and said electronic~~ digital representation of ~~eash~~ money.

65. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of allowing an entity to establish subordinate users who may have similar or lesser authorities than a primary user.

66. (Currently Amended) The method of claim ~~8 or 10~~ 107, further comprising the step of allowing ~~said entities to establish~~ establishment of subordinate users who may have similar or lesser authorities than a primary user.

67. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of requiring a user requesting said transmitting to select that a standard privacy matrix template be used to access

said descriptive data and said digital representation of money.

68. (Currently Amended) The method of claim ~~8 or 10~~ 107, further comprising the step of requiring a user requesting the transmission of ~~said vault~~ the electronic mail message with attached file containing the digital representation of money to select that a standard privacy matrix template be used to access ~~said descriptive data and~~ said digital representation of money.

69. (Withdrawn) The method of claim 1, 5, or 16, further comprising the step of screening said electronic mail messages for viruses or other malicious code.

70. (Currently Amended) The method of claim ~~8 or 10~~ 107, further comprising the step of screening said electronic mail ~~messages~~ message for viruses or other malicious code.

71. (Currently Amended) The method of claim ~~1, 5, 8, 10, or 16~~ 107, further comprising the step of protecting users from spam, denial of service attacks or other malicious interference.

72. (Withdrawn) The system of claim 30, 23, or 26, wherein said program code is integrated into email software.

73. (Withdrawn) The system of claim 72, wherein said email software is voice-activated.

74. (Withdrawn) The system of claim 20, 23, or 26, wherein said digital rights management container relies on a security system which is based on an open standard cryptographic method.

75. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the steps of:

employing a message set order protocol and dataset that are proprietary; and  
publishing the application protocol interfaces corresponding to said message set  
and set dataset as an open standard.

76. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of synergistic services.

77. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database directory of users' profiles and attributes.

78. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of aliases of users.

79. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of pending transactions.

80. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database for validation services.

81. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the

step of accessing a database of eCheck numbers.

82. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing an authentication database.

83. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of user authorities.

84. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database for auditing services.

85. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of ERP data.

86. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of utilizing XML compilers to speed up transaction rates and data processing speeds for ERP enabled messages.

87. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing a diagnostic help wizard for customer service.

88. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing an ERP help wizard for aiding in ERP data access.



89. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing an email based self-executing software diagnostic tool.

90. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing customer service.

91. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing a tutorial help wizard.

92. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of performing settlement using a bank payment system.

93. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of performing settlement using an ATM POS system.

94. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of interfacing with a currency exchange service provider.

95. (Withdrawn) The system of claim 20, 23, or 26, wherein said step of placing is performed at predetermined levels or based on predetermined attributes.

96. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the

step of generating messages to transfer to a conventional bank the funds corresponding to said digital representation of money.

97. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing on-line, real-time access for official government research.

98. (Withdrawn) The method of claim 97 wherein said government research is econometric research.

99. (Withdrawn) The method of claim 97 wherein said government research is law enforcement research.

100. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of placing time-based limitations on the validity of said digital representation of money.

101. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of providing real-time transfer of the funds corresponding to said digital representation of money.

102. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of allowing a user requesting said transmission to select the authentication method to be used to access said descriptive data and said digital representation of money.

103. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of allowing an entity to establish subordinate users who may have similar or lesser authorities than a primary user.

104. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of requiring a user requesting said transmitting to select that a standard privacy matrix template be used to access said descriptive data and said digital representation of money.

105. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of screening said electronic mail messages for viruses or other malicious code.

106. (Withdrawn) The system of claim 20, 23, or 26, wherein said processor further performs the step of protecting users from spam, denial of service attacks or other malicious interference.

107. (New) A method for securely transferring electronic funds comprising:

(a) creating a computer file containing a digital representation of money;

(b) assigning, through the use of a computer program resident on a personal computer and without the use of a secure network, at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least

one sender-defined security attribute is defined at the time of an electronic fund transfer;

(c) attaching the file containing a digital representation of money to an electronic mail message; and

(d) transmitting the electronic mail message with attached file containing a digital representation of money over an insecure network to a recipient,

wherein the at least one security attribute is requirement that the recipient of the file containing a digital representation of money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint, and

wherein a clearing bank receives a request that the file containing the digital representation of money be transmitted.